

## Document 2. VBID Communications Tips for Businesses

Note: Text to be added to the DHMH VBID website

### Engage Consumers and Employees when Designing Plan

1. **Assess your population to identify opportunities to develop a targeted VBID approach.** Employees are most likely to use VBIDs when they are personalized to their needs. This may mean that the employer must negotiate and build a plan that suits his or her employee's needs.
2. **Present claims and utilization data, or health data, to union/management representatives to gain buy-in and acceptance.** Oregon walked through utilization experience and plan design options with union and management representatives multiple times in order to reach consensus on a plan.
3. **Use a collaborative approach to design and implement VBID programs.** Engage employees when designing the plan and elicit feedback when shaping and refining value-based designs.
4. **Develop a targeted VBID approach that meets the needs of employees/consumers.**
5. **Develop consumer-centric decision support tools to help consumers take full advantage of VBID plans.**

## Tips for Communicating with Employees

- **Keep communications materials simple, informative, and user-friendly.**
  - CareFirst BlueCross BlueShield provides high level bullets, the reward structure, and a plan comparison on its printed materials and website for its Value-Based product HealthyBlue.
  - Oregon posted decision support tools on the member website. Materials included videos about treatment alternatives for conditions on the additional cost tier.
- **Implement VBID components slowly and gradually.**
  - Update members well in advance of changes. For example, highlight what is happening in the current plan year, and what is being planned for the following year so members are never blindsided or surprised by new incentives or sticks.
- **Keep wellness and health improvement front and center through communications and health care information booths.**
  - Provide regular updates on wellness activities, especially successful stories or updates; people like being a part of a winning team.
  - Drive individuals to a strong, user-friendly website. For example, CareFirst has developed an online portal for all of its HealthyBlue members where they are able to track their incentive progress, and gain access to valuable health-related tools and resources.
  - Provide, if feasible, onsite health assessments or health coaches for employees to engage in wellness activities.
- **Mitigate the perception that high-value providers are of lower quality, because they require no or lower copayments for service.**
- **Leverage peer-support of VBID plans; word of mouth is a powerful tool.**
- **Encourage face-to-face interactions with health and human resources professionals.**
  - One company in Maryland requires employees meet with HR specialists during open enrollment, during which the employees makes a key choice among the offered medical plans. The employee can also use this time to ask questions in a personal matter.

- CareFirst drives its HealthyBlue members to their selected PCP for an initial visit where they complete a Health and Wellness Evaluation (a required incentive step) that increases their awareness and knowledge of their current health status.
- **Demonstrate to employees that there are alternatives as opposed to just taking things away, and show there is value to these alternatives.**
  - Share Choosing Wisely [Patient-Friendly Resources from Specialty Societies and Consumer Reports](#).
  - Post videos on alternative treatments.
  - Provide education on how employees can engage in meaningful conversation with providers. See the National Business Group on Health's [Communications Toolkit](#) for educational materials.
- **Promote technology when appropriate.**
  - For example, some insurance companies in Maryland have apps of urgent care locators for members to use instead of visiting a hospital ER, or apps that allows individuals to easily understand what benefits are covered and where they stand on deductibles etc.
  - CareFirst has a mobile app that allows their HealthyBlue members to complete certain required incentive steps such as selecting a PCP or inputting the results from their Health and Wellness Evaluation.
- **Resolve disputes in a fair and transparent manner.**
- **Begin by introducing carrots, but consider packaging the introduction of sticks with a financial benefit, such as no increase in employees' share of premiums for that coverage year.**

## Challenges to Communication of VBID with Employees

1. **Employees may not fully understand the concepts and goals of evidence-based health care. In addition, their values may differ from the values that evidence based health care emphasizes.** For example, employees generally believe that their doctors —not health care benefits rules—should dictate what medical care is appropriate and available. Physician’s recommendations often carry more weight than the opinion of medical experts and scientific research.
2. **Employees may view the adoption of evidence-based health care as unnecessary or irrelevant to them.** For example, they may think their providers have always based decisions on evidence or they may be unaware that quality differs by provider.
3. **Employees tend to be suspicious of employers’ motives for adopting evidence-based approaches.** Employees may question why their employer is getting involved and make assumptions about what the employer has to gain, such as financial benefits.
4. **Employees can feel overwhelmed by what they think evidence-based health care is demanding of them.** Employees may feel inundated with information, and having to read and learn about a new health plan may seem burdensome. The information can also be difficult to understand and use. If employees are also being asked to take into account the cost of treatment, along with its appropriateness and effectiveness, they may not know how to do this and where to find the right information.

*Adapted from The National Business Group on Health “Communication Challenges” issue brief, found [here](#).*

## Education and Outreach Case Studies – more to be determined

### CareFirst BlueCross BlueShield

CareFirst BlueCross BlueShield introduced the HealthyBlue product in 2010 as a response to escalating care costs. The HealthyBlue product portfolio is designed to increase member awareness of health status and promote healthy behaviors by offering incentives. HealthyBlue includes a benefit design and incentive program that encourages preventive screenings, Primary Care Physician (PCP) services, and overall PCP engagement.

CareFirst launched the first HealthyBlue product portfolio in 2010. The HealthyBlue portfolio has continued to expand and now includes coverage plans that combine the best features of HMO, PPO, and high deductible benefit designs. The HealthyBlue product portfolio complements its Patient-Centered Medical Home (PCMH) Program and helps foster a collaborative relationship between the member and the provider through a combination of purposeful benefit design and meaningful financial incentives.

CareFirst believes in the following program objectives:

- 1) Increase the Member's awareness and knowledge of their health status by working with their PCP in order to achieve healthy outcomes
- 2) Cause Members to become active participants in their overall health
- 3) Remove existing cost barriers which prevent Members from accessing necessary care
- 4) Cover Members with a "complete" benefit plan—one that coordinates integrated prescription drug, mental health, dental and wellness coverage as part of a purposeful design
- 5) Increase compliance with treatment programs

CareFirst engages in three main strategies to promote and educate their HealthyBlue population:

1. **Straightforward and Easy to Understand Incentive Design** – The easier it is for members to understand how the program works and the steps required to earn their incentive, the more likely they (and their qualified dependents) are to participate.
2. **Drive Members Online** – CareFirst has developed an online portal for all of its HealthyBlue members where they are able to track their incentive progress, and gain access to valuable health-related tools and resources.
3. **Simple, Member-Friendly Communications** – CareFirst strives to make the information presented on its website as user-friendly as possible. To achieve this goal, CareFirst provides the following information on its website:
  - a. Bulleted, easy to understand text
  - b. A plan comparison tool to compare different HealthyBlue options
  - c. An explanation of the HealthyBlue Reward structure, and how to complete the necessary steps to earn the Reward
  - d. Member-friendly videos explaining the program and how it works
  - e. Customized email reminders and campaigns

## Education Tools

### University of Michigan

- *Flier Describing V-BID for distribution:* <https://magic.piktochart.com/output/562993-v-bid-infographic-final>
  - **Summary:** An infographic explaining the rationale of V-BID. Contains information on cost sharing. It may be important to tell employees about cost sharing and the effects unhealthy colleagues have on their premiums.
- *Brief Consumer Response Study:* <http://www.sph.umich.edu/vbidcenter/publications/pdfs/CommunicatingVBBenefits-Apr12.pdf>
  - **Summary:** Small focus group exposed to V-BID and Interviewed. Using What We Learned Section after each scenario describes methods of combating employee suspicion and creating a business culture that incentivizes health.
- *Connecticut Health Enhancement Program\*:* [http://www.sph.umich.edu/vbidcenter/publications/pdfs/V-BID%20brief\\_CT%20HEP%20final.pdf](http://www.sph.umich.edu/vbidcenter/publications/pdfs/V-BID%20brief_CT%20HEP%20final.pdf)
  - **Summary:** Connecticut offered lower premiums and co-pays if employees participated in the HEP program. The program involved routine dental visits, routine physicians, and routine check-ups for individuals with chronic illness.  
  
\*Note: This is an alternative to V-BID for Connecticut State Employees - Incentives for Participation is pertinent.
- List of Publications: [http://www.sph.umich.edu/vbidcenter/research/center\\_publications.html](http://www.sph.umich.edu/vbidcenter/research/center_publications.html)

### National Business Group on Health

If an employer is developing a health plan - service selection aids may be useful:

- [A Guide for Employers: Using Comparative Effectiveness Research - Adding ACEIs and/or ARBs to Standard Therapy for Stable Coronary Artery Disease](#)
- [A Guide for Employers: Using Comparative Effectiveness Research - Core-Needle Biopsy for Breast Abnormalities](#)
- [A Guide for Employers: Using Comparative Effectiveness Research - Renal Artery Stenosis Treatments](#)
- [A Guide for Employers: Using Comparative Effectiveness Research - Rotator Cuff Tears in Adults](#)
- [A Guide for Employers: Using Comparative Effectiveness Research - Premixed Insulin for Type 2 Diabetes](#)

- [A Guide for Employers: Using Comparative Effectiveness Research - Choosing to Have Labor Induced: Safety and Harm](#)
- [A Guide for Employers: Using Comparative Effectiveness Research - Treatments for Clinically Localized Prostate Cancer](#)
- [A Guide for Employers: Using Comparative Effectiveness Research - Treatments for Knee Osteoarthritis](#)

Useful information that can be tailored by an individual business to educate employees or members about finding good quality health care, making wise health care decisions, and being informed health care consumers.

- [The Communications Toolkit](#)

### **Health Affairs/NCBI**

- List of Characteristics of Successful (Health Inducing) VBIDs:  
<http://healthaffairs.org/blog/2014/02/12/health-affairs-web-first-positive-results-for-value-based-insurance-design-plans/>
  - **Summary:** Lists traits of successful V-BID programs (Includes - "VBID plans that were more generous, targeted high-risk patients, offered wellness programs, did not offer disease management programs, and made the benefit available only for the medication ordered by mail")